

Chat Filters	Events	History	Disclaimers			
Participant	Entity		Login	Email		
Fernando Dreyfus	Celsius	U019H447M38	fernando.dreyfus@celsius.network	0	0	
Chen Zhu	Celsius	U02SAH82RBL	chen.zhu@celsius.network	0	0	
Graham Novitch	Celsius	U018JPP3XJS	graham.novitch@celsius.network	2	0	
Dwaipayan Majumdar	Celsius	U030576AFUN	dwaipayan.majumdar@celsius.network	0	0	
Jerry Ho	Celsius	U02AQ286PUP	jerry.ho@celsius.network	2	2	
Peter Salyga	Celsius	U0322KDTKUZ	peter.salyga@celsius.network	0	0	
Rodney Sunada-Wong	Celsius	U01RFJFGJRF	rodney.sunada-wong@celsius.network	24	0	
Tat Chan	Celsius	U01US373M8U	tat.chan@celsius.network	2	0	
Susana Tiong	Celsius	U035PT2BPGT	susana.tiong@celsius.network	0	0	
Shelly Shen	Celsius	U02MVRYS3U0	shelly.shen@celsius.network	0	0	
Alexey Shitov	Celsius	U02UAKUJ3LJ	alexey.shitov@celsius.network	0	0	
Fan Bai	Celsius	U024WGD6SDQ	fan.bai@celsius.network	0	0	
Stevan Maglic	Celsius	U020QSWMFNZ	stevan.maglic@celsius.network	1	0	
Peter Graham	Celsius	U01HHRN7NTH	peter.graham@celsius.network	19	6	
Tamas Antal	Celsius	U024PNXVA86	tamas.antal@celsius.network	0	0	
Brian Strauss	Celsius	U01TNB41TEC	brian.strauss@celsius.network	5	0	
Asaf Yashayev	Celsius	U025X49LG6L	asaf.yashayev@celsius.network	0	0	
Anvar Nurullayev	Celsius	U02T099F87J	anvar.nurullayev@celsius.network	0	0	

Rodney Sunada-Wong

2022-02-11 03:21:12.927 AM

@Stevan Maglic @Tat Chan In my one-on-one with Gerrit I learned the following, but don't rely on the details as I couldn't follow all the details we used DOT tokens in a crowd loan and received *ACA* coins (\$300,000 worth that vested). There may be another \$1mm to \$2mm more on a vesting schedule that is locked up for a certain period of time (92 - 96 weeks). Not able to hedge now.

Tat Chan

2022-02-11 03:26:32.983 AM

Let me follow up. I should have a weekly with Gerrit. This is the Acala crowd loan. We should have gotten liquid wrapped Dot (forget the name) which I thought can be hedged and we take on basis between the Dot we locked vs the liquid wrapped

Graham Novitch

2022-02-11 05:58:18.477 PM

ready for ama

Rodney Sunada-Wong

2022-02-11 06:09:58.970 PM

0:09 "Celsius offering the best rates" - need to pull this out

Rodney Sunada-Wong

2022-02-11 06:10:42.720 PM

@Peter Graham are you able to create the "needed edits" email today?

Peter Graham

2022-02-11 06:11:05.587 PM

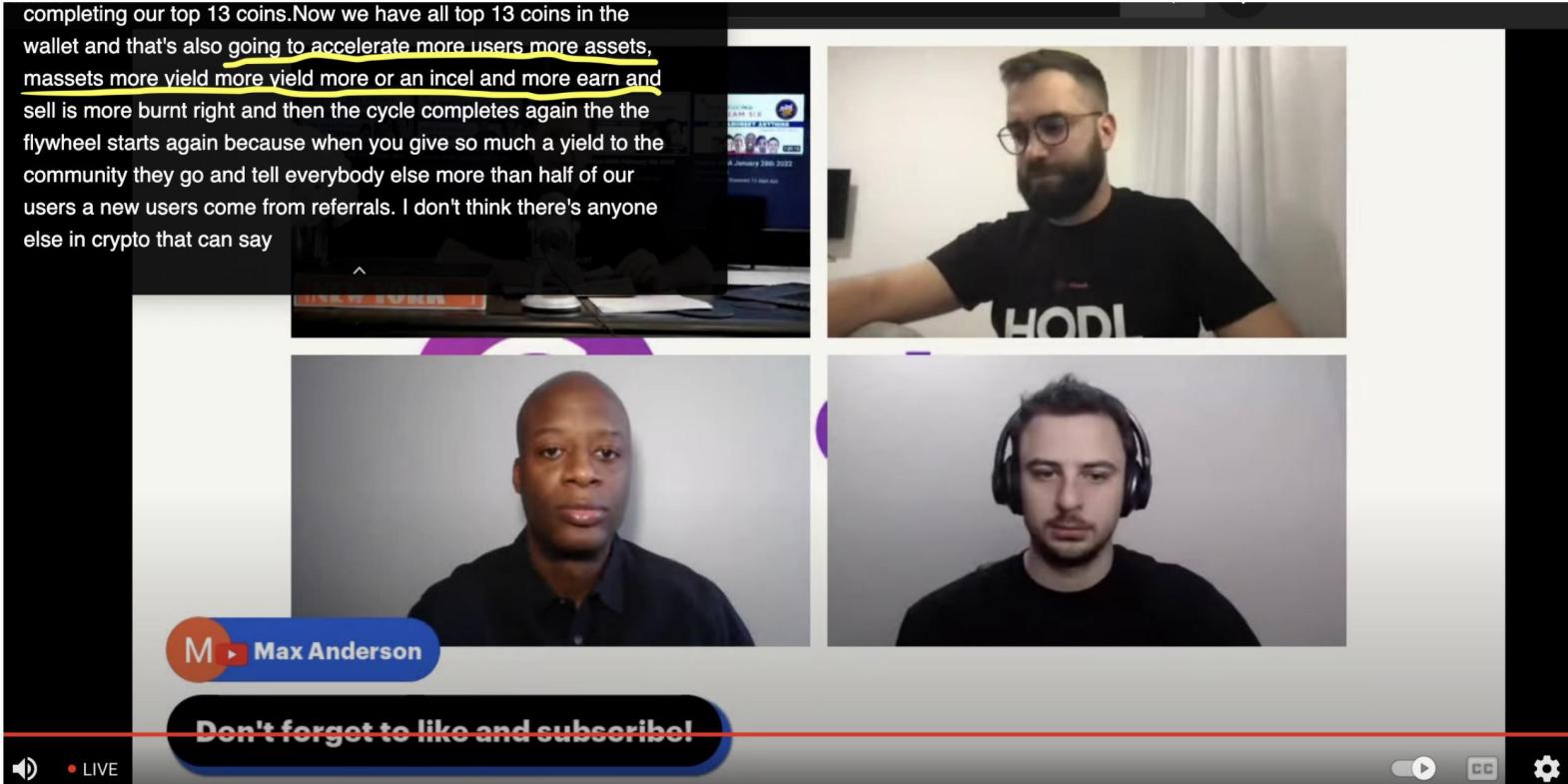
@Rodney Sunada-Wong yes will do

Peter Graham

2022-02-11 06:13:51.517 PM

0:13 - Alex states that we will have more listings means more assets, more yield, and more earn in CEL. Flagging for removal.

completing our top 13 coins. Now we have all top 13 coins in the wallet and that's also going to accelerate more users more assets, assets more yield more or an incel and more earn and sell is more burnt right and then the cycle completes again the the flywheel starts again because when you give so much a yield to the community they go and tell everybody else more than half of our users a new users come from referrals. I don't think there's anyone else in crypto that can say



Peter Graham

2022-02-11 06:16:07.047 PM

0:15 - Zach says we pay the highest yield and charge the lowest fees. Flagging for removal.

so unbelievably inexpensive loans. The way that you mean to say that what banks pay you in yield we make that loans. We flip the script right? I mean exactly 4% for loans on your credit card right? I mean no he said the opposite whatever whatever things are doing here and it's all right here man banks are not your friends. You know so we're gonna charge you the lowest interest and pay the highest yield and banks are gonna pay you the lowest yield and charge you the highest interest you know before this



Rodney Sunada-Wong

2022-02-11 06:16:52.210 PM

the 0:13 flywheel seems ok to me the 0:15 highest yield seems problematic.

Rodney Sunada-Wong

2022-02-11 06:20:26.197 PM

@Peter Graham when you draft the email, please include the individuals who are invited to speak e.g. Scott, Vladimir, Zach. Also include Roni. Thank you

Peter Graham

2022-02-11 06:23:01.807 PM

@Rodney Sunada-Wong will do

Peter Graham

2022-02-11 06:24:37.720 PM

0:23 - "we make all our money on lending" -- flagging for removal

three transactions. It's almost 1% right so if you think defy is better because gas fees are low Celsius has zero nothing not up okay, a sport no spread, no fees, no transaction fee all that stuff that you think is mandatory or somehow necessary that exchange and defy charges. You none of that how can Celsius do that we make all of our money on lending these assets making yield and that's much harder right, but because of that we don't need to charge you any money on the



Rodney Sunada-Wong

2022-02-11 06:27:33.157 PM

Folks. Send *just to me* your comments opinions about that video/ commercial. I will aggregate and share

Rodney Sunada-Wong

2022-02-11 06:28:48.053 PM

I have my opinions and am interested in yours

Rodney Sunada-Wong

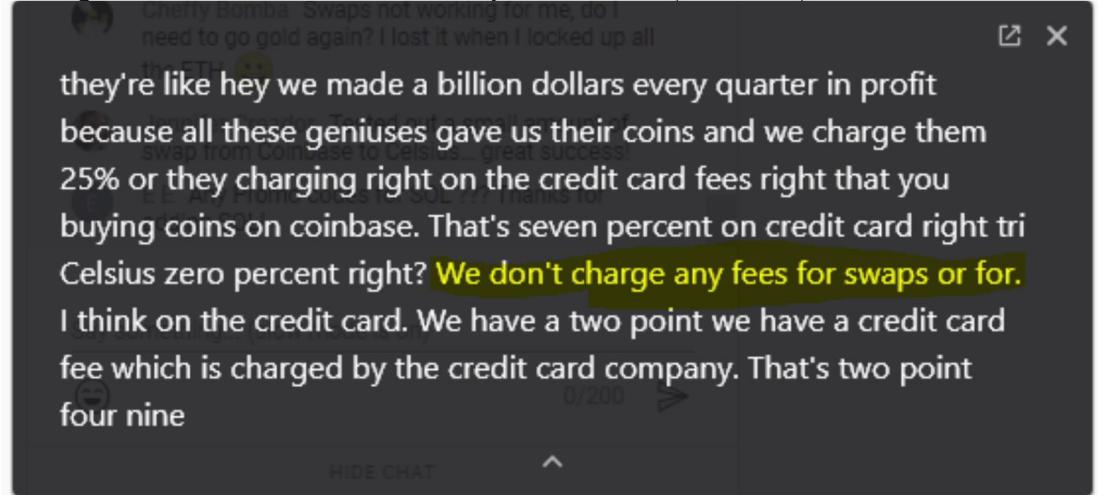
2022-02-11 06:30:33.037 PM

0:29 Scott said - we return the majority to our community - need to remove

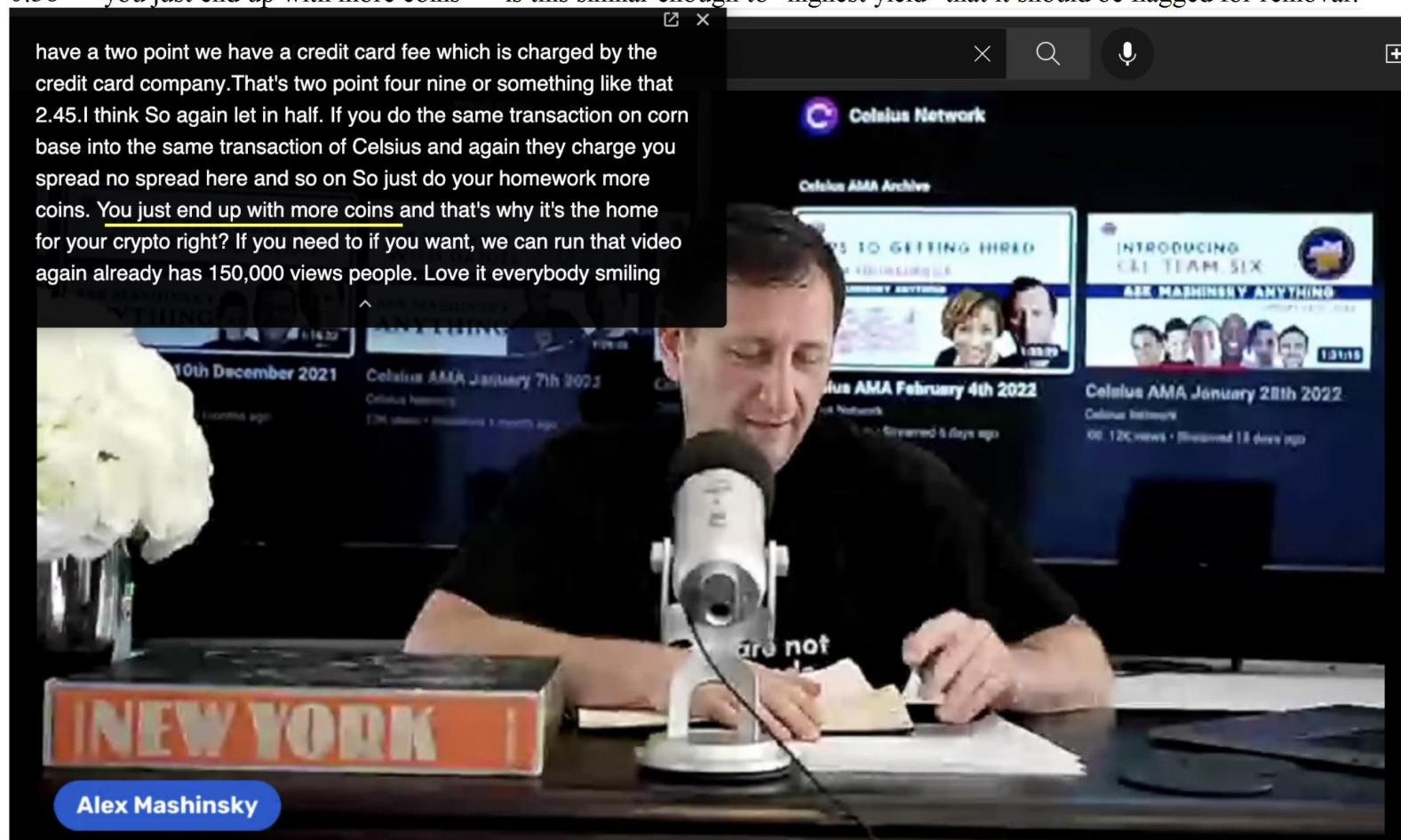
Jerry Ho

2022-02-11 06:39:23.527 PM

I thought there were small fees for swaps -- Not free (36mins in)



0:38 -- "you just end up with more coins" -- is this similar enough to "highest yield" that it should be flagged for removal?



Tat Chan

2022-02-11 06:40:33.010 PM

a bit of hyperbole; we don't charge fees, but Wintermute charges a bid offer

Rodney Sunada-Wong

2022-02-11 06:42:26.083 PM

I thought this was a comment about swaps (not about yield), but I might be wrong

Peter Graham

2022-02-11 06:45:05.267 PM

Yeah it makes sense in that context.

Brian Strauss

2022-02-11 06:48:04.480 PM

"plans for NFT loans" NOT a good idea

Rodney Sunada-Wong

2022-02-11 06:48:25.170 PM

What? Alex said that?

Brian Strauss

2022-02-11 06:48:46.123 PM

yes, 30 seconds before I posted

Peter Graham

He says that the interview he gave is about plans for NFT loans, I will look at the interview ...

Rodney Sunada-Wong

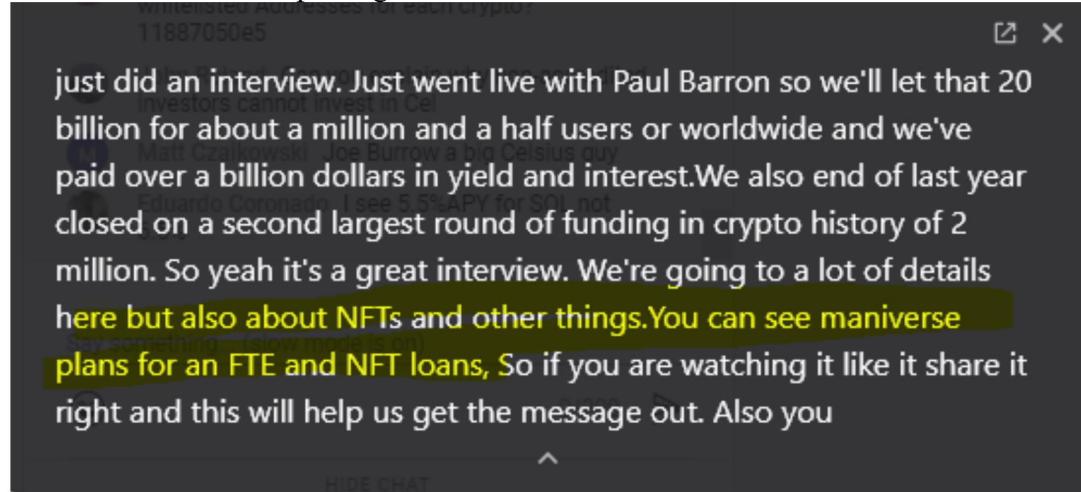
2022-02-11 06:50:48.640 PM

@Tat Chan is “Public Mint” what Frank has referred to as “Public Mines”?

Jerry Ho

2022-02-11 06:51:36.510 PM

NFT loan discussed in passing - 51 min in.



Rodney Sunada-Wong

2022-02-11 06:57:49.407 PM

Please be sure to broadcast it to this group if you hear anyone bring up lending against NFTs.

Rodney Sunada-Wong

2022-02-11 06:59:54.227 PM

0:59 tax advice

Brian Strauss

2022-02-11 06:59:59.477 PM

yep

Rodney Sunada-Wong

2022-02-11 07:00:30.327 PM

But Alex provided a disclaimer

Brian Strauss

2022-02-11 07:00:43.620 PM

yes, I think he covered it

Brian Strauss

2022-02-11 07:02:25.467 PM

well handled re lockups

Rodney Sunada-Wong

2022-02-11 07:04:15.963 PM

1:02 “no lockup” @Tat Chan @Stevan Maglic is this accurate? Do we not offer the ETH staking but with a lockup provision?

Rodney Sunada-Wong

Peter Graham

2022-02-11 07:09:59.960 PM

I thought we weren't flagging financial advice when the disclaimer was up?

Rodney Sunada-Wong

2022-02-11 07:10:34.837 PM

I guess we can let it slide

Stevan Maglic

2022-02-11 07:12:41.303 PM

As far as I understand we stake ETH, but that doesn't involve customers or lockups for them. I could be wrong.

Rodney Sunada-Wong

2022-02-11 07:13:57.830 PM

Ok

Rodney Sunada-Wong

2022-02-11 07:14:36.003 PM

Oh no insurance. Pay attention

Rodney Sunada-Wong

2022-02-11 07:14:49.150 PM

Please take screenshots

Rodney Sunada-Wong

2022-02-11 07:15:24.800 PM

1:15 Fireblocks GK8 150mm Lloyd's for cold storage

Peter Graham

2022-02-11 07:15:37.507 PM

fireblocks 50 for hot storage

Peter Graham

2022-02-11 07:16:39.673 PM

community based insurance pool?

Rodney Sunada-Wong

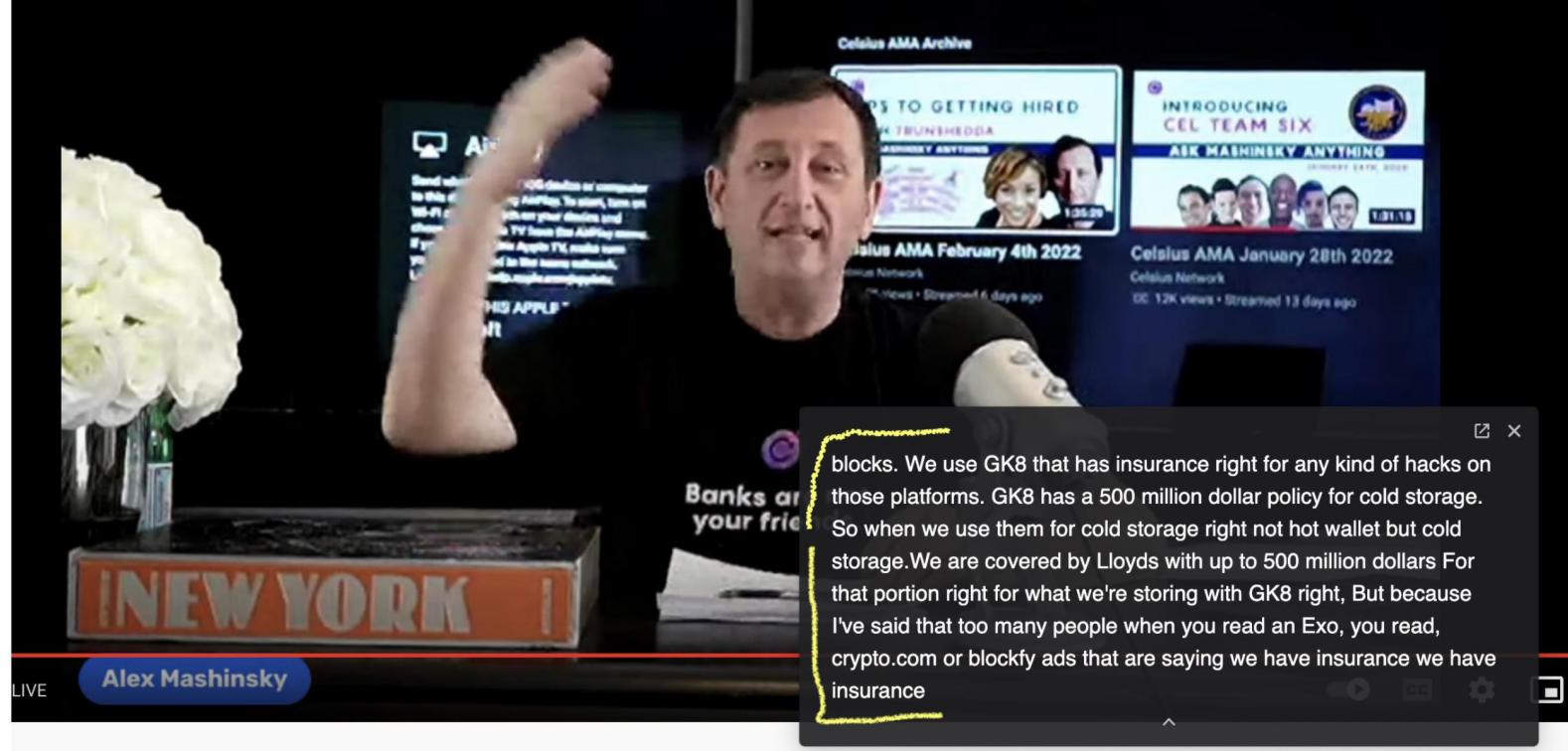
2022-02-11 07:17:05.170 PM

1:16 3rd party loans insurance? What? @Brian Strauss

Peter Graham

2022-02-11 07:21:32.487 PM

1:15 - Screenshot for GK8, I missed the FB one



February 11th 2022

Peter Graham

2022-02-11 07:22:29.317 PM

I reviewed the other ones and I think everything he said w/ respect to Celsius was accurate -- Badger lost, they are repaying a part, Celsius will make its users whole by generating more yield...

Peter Graham

2022-02-11 07:26:28.660 PM

we do 1% loans, do we do 0.1% loans?

Rodney Sunada-Wong

2022-02-11 07:27:28.910 PM

I think they want to do 0.1% for CEL loans. But I don't know if that feature is live. Please check the website. I don't see 0.1%

Graham Novitch

2022-02-11 07:47:33.597 PM

Transcription:

Peter Graham

2022-02-11 07:50:00.427 PM

Thanks @Rodney Sunada-Wong, I will also include Tal to opine on loans; who should I include for insurance ? Lissa?

Peter Graham

2022-02-11 07:53:43.737 PM

And where did we end up on swaps -- we can be superlative (most coins) and say no fees?

Peter Graham

2022-02-11 07:59:54.553 PM

Also, I went back to 0:09, Vlad is talking about how we have the best rates on swaps (not yield)

accessible. We are soon. I think fairly soon going to give you a bigger update for for swap to make it even nicer even smoother. Obviously it's always offering the best rates. I think that's something that really speaks a lot about Celsius as a company and then the things that you're trying to do here. Is that we're always putting our community first and and that everything that we're striving for is really trying to make things things better and and make all of our users more financially free and have access to all those



MA February 11th 2022

Peter Graham

2022-02-11 08:00:01.407 PM

ok to leave?

Rodney Sunada-Wong

2022-02-11 08:04:23.687 PM

ok. include Tal and Lissa. no fees for swaps

Peter Graham

2022-02-11 08:05:06.363 PM

Not including disclaimed tax advice in email